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U.S. Bureau of Foreign and Domestic Commerce

Employment of Americans in the Far East

Washington

1924

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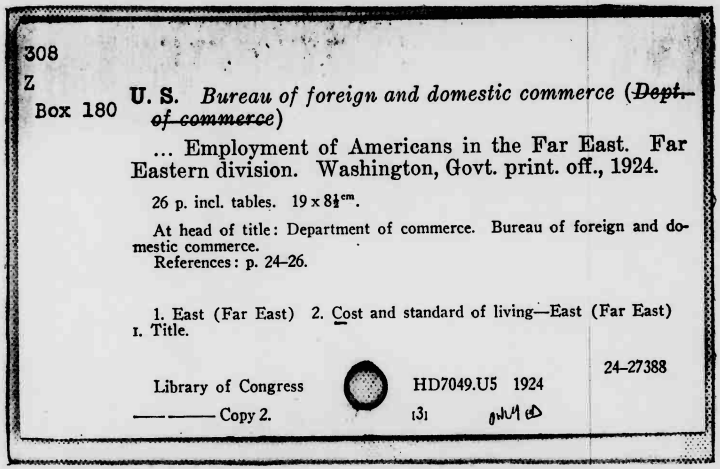

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DEPARTMENT OF COMMERCE

BUREAU OF FOREIGN AND
DOMESTIC COMMERCE

EMPLOYMENT OF AMERICANS IN THE FAR EAST

FAR EASTERN DIVISION

WASHINGTON
GOVERNMENT PRINTING OFFICE
1924

FOREWORD

No special employment service is maintained by the Bureau of Foreign and Domestic Commerce either in the United States or in foreign countries. The chief functions of the bureau are to develop foreign trade and to promote the sale of American goods abroad. In the performance of these duties, however, the bureau has collected general information bearing upon employment and living conditions in foreign countries which is now correlated in the following form for the benefit of those who may have under consideration a position that necessitates residence in the Orient.

Consideration has been given only to the general practices in vogue in the various countries. Before any immediate action is taken, it is suggested that an investigation be made of the economic and commercial conditions in a given country for an appropriate period. The newspapers of a locality reflect a current condition of affairs which are of greater interest to the individual than are the broader generalities derived from distant sources.

EMPLOYMENT OF AMERICANS IN THE FAR EAST

FIELDS OF SERVICE

Generally speaking, desirable commercial openings for Americans in the Far East are limited to the American business houses established there. The Japanese rarely employ Americans in their business. Many of the American firms in Japan and China, moreover, are using native help in minor positions. The British in India, Ceylon, and Malaya prefer British employees, and are also influential in Siam wherever foreign assistance is required. Dutch employees or natives are preferred in the Dutch East Indies, and the French are given preference in Indo-China. Increased opportunities in China will depend much upon the settlement of political difficulties and the readjustment of the privileges accorded American traders. India's trade is ready for expansion and Americans may strengthen their commercial position there and may create a demand for more trained men for the field.

As a rule, all arrangements made by American firms in the Far East for engaging personnel are effected in the United States. Men should never go to the Orient with the idea of securing employment after arrival. Even though branch offices in the field do occasionally employ individuals locally, there is a general prejudice against the practice, and the men making business connections in this way are almost invariably discounted when in competition with those regularly appointed and sent out from the United States. There is also the danger of becoming stranded financially in a foreign country while hunting a job.

The better class of employment with a firm is based upon mutual returns or long-

term development. Such positions require considerable time for attainment and involve a knowledge of the firm's business and the customs of the country to which assigned, as well as the ultimate acquisition of the language. This kind of service demands a high type of personnel and, consequently, a higher salary than that paid to employees engaged locally.

Professional Men.

Opportunities for American professional men are somewhat limited in the Orient because of the fact that many activities which belong to private professions in the United States are functions of Government officials or institutions in the Orient. Moreover, in some countries, like Malaya and Dutch East Indies, the lack of any knowledge of the native languages proves a handicap too great to be worth the time and efforts to overcome by Americans. Foreign professional men, therefore, are limited in the scope of their activities to a comparatively small foreign clientele. In Japan native physicians and lawyers charge much lower fees than foreigners can afford to accept.

American lawyers are successful in both general and specialized practice in Japan, China, the Philippines, and Hawaii, where there are a large number of American interests to be served. In Malaya, Indo-China, Siam, India, Australia, and New Zealand the field of foreign practice is already occupied, almost to the entire exclusion of lawyers from the United States. Occasionally Americans are appointed as legal advisers for corporations and organizations in the Far East, but such openings are rare.

American physicians, both general practitioners and specialists, will be able to make some connections for hospital and private practice in the same countries noted above, but practically no opportunities exist in the other oriental countries, except in connection

with American missions. The Dutch East Indies are supplied with excellent physicians, generally Dutch and German. Australia and New Zealand require no foreign assistance, and in India and Malaya hospitals are maintained by the Government; in these institutions only English physicians are employed. Europeans also generally control any foreign practice in Siam and Indo-China. A limited number of highly qualified American physicians are reported as engaged in bacteriological investigations in connection with the scientific study of tropical diseases, but these either are sent out under contract by foundations or institutions in the United States or go out on private initiative.

American Dentists.

In China and Japan American dentistry has an excellent reputation, the result of the service rendered both by Americans and by native dentists educated in the United States. Americans also lead in this profession in the Philippines and Hawaii. There are opportunities, moreover, in Malaya, Dutch East Indies, and India for those who are thoroughly equipped and are willing to exercise patience and tact in holding the oriental as well as the foreign patronage.

Architects, Engineers, Agriculturists, and Forest Experts.

Opportunities for American architects are excellent in China when times are good and construction work is in full swing. Japan depends largely upon Japanese experts, while Australia and New Zealand patronize their own engineers and architects almost entirely. There are few openings in architectural work in any of the East Indies, but American engineers are in demand in India in the steel plants, the hydroelectric projects, and the irrigation works. In the slow industrialization of India there are also limited possi-

bilities for technically trained industrial experts and administrative officers. Mining operations in British India are controlled by the British, but some engineering appointments are made, especially in Burma, from among the American engineers already located in India. In the Dutch East Indies American experts are employed in the oil fields and on the estates. It is too expensive for individuals to open estates either in the Dutch East Indies or in Malaya unless backed up by almost unlimited capital. Those wishing to engage in coffee and rubber production in these countries will find it much more advantageous to lease property from estates already established.

Occasionally American expert agriculturists are employed in India, and there may be further openings as that country develops along modern agricultural lines. A new field for forestry experts and plant bacteriologists is open also to Americans particularly in India, Malaya, and Dutch East Indies.

Manual Labor.

Everywhere in the Orient ordinary manual labor is performed by Asiatics, and any necessary highly skilled labor is requisitioned from Europe. Skilled mechanics, however, may find jobs in the few garages of the Dutch East Indies, Malaya, the Philippines, and Hawaii, but there are no openings in shops and factories where the native languages are necessary. Arrangements for garage work must be made in the United States with automobile experts who control the foreign garage service connected with their agencies. In Japan, China, and India such labor is performed by natives, and Australia and New Zealand are both well provided with skilled and unskilled labor.

Clerical Work.

Generally speaking, all strictly clerical work in the Orient is performed by locally

trained natives and Eurasians. A very few openings for foreign clerks occur in China and Japan. American men in such positions soon grow dissatisfied with the life and general conditions, and their work becomes unsatisfactory. Women in these countries, as well as in Australia and New Zealand, find some opportunities as stenographers and secretaries at a fair salary, considering expenses. In the Philippines and in Hawaii American schools turn out large numbers of excellent stenographers and fairly good accountants who are willing to work for lower salaries than Americans will accept.

Europeans and Americans are never found in inferior business positions in Malaya, Dutch East Indies, Ceylon, or India. There are plenty of native clerks of all grades of efficiency to fill the host of positions in these countries similar to those in the United States Government service and with business concerns, offering the equivalent of $900 to $1,200 annually. In the minor positions, especially in India, foreigners can not compete with the Indians because of the higher standard of living required for the former. Among the 200,000 Eurasians in India are many fairly well-educated men and women whose native tongue is English and who very rarely engage in any manual labor. The men are trained for Government and business clerks and as railway employees, while the women become stenographers and clerks. Salaries range from $50 to $85 a month, rarely more. There are also Indians trained in the same capacities. Those from Madras are by far the most reliable and ambitious, although the "Bengali babu," the "learned man," is the most in evidence. These men are good clerks, fair stenographers and accountants, and accurate copyists.

Occasionally a European woman stenographer is seen in India, but her position is equivocal. She has no social status and finds it difficult to secure a respectable boarding place outside of the religious organizations.

American women, therefore, should be discouraged from accepting any kind of business employment in India under present conditions. While a very few are successful, the disadvantages are unparalleled in the Far East.

Demand for Supervisors.

Unmarried foreign men under 35 years are in constant demand to act as supervisors of the clerical work of the Indians. Copies must be compared; every entry in books and postings must be inspected and initialed by a white assistant. This painstaking supervision usually commands an equivalent of $2,000 to $3,500 and, although it is routine work, it often leads to something better. In such companies as the International Banking Corporation, the Standard Oil Co., and the few American mercantile houses in India, places of this kind are often filled by Americans, since they are accustomed to train and test men out. Most of such positions, however, are filled by English and Scotch men who are out for a life job and who are better adapted temperamentally to the Indian climate and economic conditions than are Americans who plan to returr to America upon the completion of their first contracts.

CONTRACTS, SALARIES, AND EXPENSES

Contracts—Exchange.

No person should accept employment in the Far East without a written contract specifying every detail connected with the position, even to methods of procedure in case of leaving the service, of illness or death. Large business houses have regular form contracts. These houses usually insist upon at least three years of service and pay medical expenses and passage both ways if the contract is fulfilled. The form of payment depends upon the man. If he is employed in China or India and intends to send money to the United States, he may receive compensation partly in silver, to cover living expenses, and partly in gold for remittance to the United States. However, few will be able to save money, and most men will prefer to be paid in the silver currency of the country to escape loss by exchange.

The matter of exchange should be clearly understood, especially in India and China where the local currency is on a silver basis and fluctuates daily and sometimes hourly, with respect to gold. The most desirable contracts in China are those paid in silver on a fixed ratio of Mexican dollars to gold. Contracts in gold leave the employee to stand the results of fluctuation either up or down, while contracts in silver do not always permit the steady conversion of silver into gold at attractive rates. Considerable savings accumulated in silver may, therefore, dwindle to a comparatively small amount in gold at the end of three years, when savings are transferred to the United States.

In India all bills are presented in rupees, and most men prefer payment monthly in the current currency. Recently some American

business firms have arranged to pay in foreign currency at the exchange rate prevailing at the end of the month. In Malaya, Indo-China, and Dutch East Indies some fluctuation must also be provided for, but the Philippine peso is considered ordinarily equal to $0.50. The Japanese yen is valued at practically $0.50, and little or no fluctuation may be expected under normal conditions, though at present it is at a discount of about 20 per cent.

Salaries.

Salaries in the Far East depend obviously upon the character of the work performed. In Japan they range somewhat higher than for similar work in the United States. Initial salaries for single, college-bred men, without professional training, entering upon commercial work in China average $2,500, but not less than $3,500 should be considered for a married man with one child. In Australia, New Zealand, and the tropical countries allowances must be made for additional expenses considered unnecessary in the United States. These are usually incurred in maintaining a home in a manner commensurate with the position occupied and for the sake of business prestige. In the tropical countries higher salaries are expected also because of the wear and tear upon the individual. Ordinarily, longer and more frequent vacations are necessary than in a temperate climate, and salaries should permit of engaging in field sports and other forms of recreation if men are to remain fit for prolonged, efficient service—an essential consideration in the Orient. British and other European employers expect to pay from 50 to 100 per cent more for the same service in the various oriental countries than at home. They generally adopt a regularly graduated salary scale and offer further inducements by way of increases when employees have mastered

any of the native languages. A bonus is also granted for merit shown and for company profits accruing from excellent services rendered. Many companies grant a pension of practically two-thirds of the highest salary paid at the expiration of 25 or 30 years of service.

Traveling Expenses.

Liberal allowances for the traveling expenses of commercial representatives are necessary, ranging from $150 to $600 per month or even higher, according to the territory covered. A well-known business man in Japan says that commercial agents should on no account consider less than $7,500 annually for traveling expenses in that country. In traveling in India, as well as at the hotels, a personal servant is necessary to serve as an interpreter, to attend to personal luggage, and to care for the bedding which must be furnished by night passengers. In Siam, Indo-China, Malaya, and Dutch East Indies there is very little, if any, night travel, but a servant is nevertheless necessary, as neither railroads nor hotels in the Orient furnish service.

Preparation for Work in the Orient.

In preparing for work in the Far East it is advisable to secure all the authentic information possible regarding the customs of the people, the political, commercial, and economic conditions of the country under consideration, together with a survey of its industrial and natural resources. Public libraries will afford access to much valuable material, and more specific data may be obtained from the nearest district or cooperative office of the Bureau of Foreign and Domestic Commerce, where the bureau's publications may be consulted or purchased. A list of books and periodicals is appended, which is intended merely as an outline, together with a list of publications containing names of American firms sending men into the foreign field.

LIVING CONDITIONS

Beyond a certain necessary outlay, obviously varying with the customs of each country, living expenses in the Orient, as elsewhere, are largely a matter of personal tastes and inclinations. One difficulty too frequent with foreigners new to the Orient is the unnecessarily lavish expenditure of money, regardless of their incomes. However, the absolute necessity of keeping a number of servants for maintaining certain standards of business prestige renders it advisable to allow at least one-half more for living expenses than in the United States. The quotations offered here regarding hotel rates, budgets, etc., are from the actual accounts of people living in the Far East during 1923 and will at least serve as a basis for comparison. No allowance has been made for ordinary incidentals, for medical attendance, books, vacations, etc. Fuel is reasonable wherever necessary, but fires for heating purposes are unnecessary except in northern sections of China and India, and for a brief period each year in Japan and in limited sections of Australia.

CHINA

Expenses in China as a whole are more reasonable, either for housekeeping or boarding, than in Japan under normal conditions, and average perhaps two-thirds of expenses in the latter country on a wide range of highest and lowest cost. Expenses are highest in Shanghai and lowest in Peking. Rents in China are generally comparable with those in Washington, while the total cost of living ranks with that of Chicago. The housing problem in all of the treaty ports of China is acute, but excellent accommodations may be had at a fair rent in many of those cities.

Housing Conditions.

Canton, Dairen, Hankow, Tientsin, Yunnanfu, and Hongkong afford furnished rooms—

two rooms and bath—without meals, at an average of $84 to $104 a month, with Yunnanfu the lowest, at $55, and Dairen the highest, at $240. In some cases heat and light are included. Dairen and Yunnanfu offer no furnished apartments, but the other cities quoted above afford good accommodations of four to six rooms, averaging from $90 to $120 a month. Hongkong is the highest, at $125 to $180, and Hankow the lowest, at $70. Shanghai apartments rent for $100 a month upward. Canton offers small furnished houses at $120 a month. Unfurnished houses are reported unavailable in Antung and few in Swatow and Hongkong, but in Amoy, Canton, Changsha, Chungking, Dairen, Foochow, Hankow, Harbin, Mukden, Nanking, Shanghai, Tientsin, Tsingtau, and Yunnanfu unfurnished houses of 6 to 10 rooms rent for an average of $100 to $150 a month. Amoy and Yunnanfu rents are low ($30 to $75 for Chinese houses); Canton the highest, at $250 to $300; and Chungking, Mukden, and Nanking medium, at $65 to $125 a month. The food supply is reasonable and moderate in cost, even though somewhat higher than in the United States as a whole. Imported meats and groceries are high, but other articles of food are frequently cheap. Servants command from $10 a month upward. In cities where people are willing to live in Chinese houses expenses may be reduced, and the problem of entertaining easily is practically solved.

Hotels and Boarding Houses.

Chungking, Changsha, Foochow, and Antung have neither hotels nor boarding houses suitable for foreigners. (A hotel in Shingisha, Chosen (Korea), across the Yalu River from Antung, offers comfortable quarters at $5 a day and upward.) Accommodations for foreigners may be had at private messes provided by the British-American Tobacco Co. and

other firms at about $4 a day including meals, or $60 a month for long residence. Chefoo has two hotels, European plan, with rates at $6 to $7 a day. Dairen, Hankow, Nanking, Shanghai, Swatow, and Tientsin have some fair boarding houses or messes for single men, at an average of $90 upward.

Hotels for foreigners in any of the treaty ports are conducted on the American plan, and offer an average rate of $135 to $160 a month for room alone, when not overtaxed. Canton and Shanghai rates are highest, ranging from $125 to $175 a month for the best accommodations; and Swatow and Nanking rates are lowest, at $70 to $100 a month. Daily rates, including meals, in Shanghai average from $5 to $10 and upward a day; Mukden, $4.25 to $7, including meals; Hankow, $4.50 to $5; Tsingtau, $5 to $6, and $75 to $150 per month; Sunanfu, $3.50 to $6.25. Cheaper accommodations may be had, but are not always desirable. Peking is in a class by itself. Special rates will be quoted for residents desiring accommodations for a considerable period. There are few foreign houses, but good Chinese houses are available. Hotel rates in Peking are from $4.50 to $9.50 a day without meals, according to the number of rooms occupied. Meals table d'hôte will average in China about $1.50. Some hotels also serve à la carte. There are a number of cheaper hotels in Peking which cater mostly to Chinese patrons, and two of the best which quote only upon application. Hongkong has excellent hotels, generally on the American plan, where expenses, including meals, are from $6 to $12 a day. These hotels maintain their own gardens and dairies conducted along sanitary lines.

JAPAN

Under present abnormal conditions which have resulted from the earthquake, the cost of living for foreigners in Japan has increased considerably, especially in Tokyo and Yokohama.

Hotel expenses, house rents, food, clothing, etc., have all advanced sharply. At the Imperial Hotel rooms alone jumped from $100 to $200 a month, while the daily rate is almost equal to that of the best New York hotels, being reported at $9 and upward for room alone. Some native hotels were left standing, and the Palace Restaurant, patronized largely by foreigners, remained intact. The acute house shortage previous to the disaster has increased, and it will be almost impossible to secure satisfactory living quarters for some time at Tokyo, while Yokohama suffered still more. Rates for foreign food are high and will remain so indefinitely. Travelers going to Tokyo will undoubtedly be obliged to arrange for quarters in one of the hotels, and, whenever possible, reservations should be made in advance of sailing.

In Kobe the hotels are overflowing on account of the influx of refugees and the temporary shifting of shipping operations from Yokohama to Kobe. The living problem will be difficult there for some time, and hotel rates will continue much higher than before the disaster. In other parts of Japan conditions are more or less normal. At Nagoya and Kobe in 1923, previous to the earthquake, hotel rates, including meals, ranged from $175 to $255 a month. A furnished suite of two rooms and bath could be obtained at the former city for $175 per month, but none were to be had at Kobe. Unfurnished houses of six to eight rooms (larger ones were not available) rented in Kobe for $125 a month and in Nagoya for $45 to $55 a month. There were then no boarding houses or mess accommodations in Nagoya, but in Kobe such accommodations could be had occasionally for about $120 to $210 a month. At Seoul, Chosen (Korea), expenses are comparable with those in Nagoya. Unfurnished houses rent for $50 to $75 a month, and the monthly rate at hotels averages from $60 to $200 a month, depending upon accommodations and whether

Korean or foreign hotels are selected. The daily rate averages about $4 to $10, European plan; however, most hotels in Japan are conducted on the American plan. Hotel rates at Taihoku, Taiwan (Formosa), average $100 to $180 a month.

Expenses everywhere in Japan may be reduced if people are willing to live in Japanese houses. There are no first-class boarding houses in Japan for foreigners, but there are some residential hotels, and occasionally quarters may be secured with American or European families. Rates in small hotels range from $120 to $200 a month for board and lodging. Rooming houses and apartment hotels are practically nonexistent. There are a number of foreign-style restaurants in Japanese cities which are patronized by foreigners where prices approximate $0.75 to $1 for luncheon and from $1 to $1.50 for dinner. Meals at first-class hotels are practically one-third higher. Next to rents, food, fuel, and lights are the most important items for foreigners. Normally, food prices for foreigners range one-fourth higher than in America, and higher than for natives, since servants, according to a well-established custom, secure a "cumshaw" or rake-off amounting to 10 per cent on all food purchases. Meats and canned goods are higher in price, but fruits and vegetables are much cheaper. The scale of living for foreigners in Japan is necessarily higher than at home, and much depends upon individual taste and the scale of living. However, economies are generally impossible and inadvisable. There is but one practicable mode of living, and a certain amount of entertaining is absolutely necessary. The monthly minimum expense for a foreigner living alone averages about $200, and this assumes that he either takes advantage of mess accommodations or lives at a less pretentious residential hotel. A couple maintaining a home must assume a monthly expense of at least $200 for household expenses, with a minimum of $300

for all necessary costs. The average household will require at least two servants—a cook at $20 to $25 a month and a maid at $15 to $20.

Foreigners in Japan experience great difficulty in securing satisfactory clothing. Suits, shirts, and shoes must be made to order at increased prices, while other articles are usually imported at prices ranging one-third higher than in the United States. Women experience even greater difficulty than men in obtaining suitable clothing. The recent imposition of a 100 per cent "luxury tariff" on clothing and other foreign used articles has intensified these conditions.

PHILIPPINE ISLANDS

For the average foreigner living in the Philippines the cost of living is about halfway between that of China and Japan. In Manila it is much higher than in other Philippine cities. Better houses are to be had than in China, but the housing problem is no less acute. Unmarried men reduce expenses in mess, as elsewhere in the Orient. A good modern furnished house will command about $150 a month. Imported foods are generally fully 25 per cent higher than American prices, although many imported articles are cheaper and others have merely handling costs added. Meats are high, but vegetables and fruits are cheap. Servants cost more than in Malaya and Dutch East Indies, but are less reliable. Cooks receive from $18 to $25 a month, house boys $12, and maid and second boy about $10. Expenses in boarding houses may be rated about as in Chicago, but food and rooms are much below American standards. Hotel accommodations are fair, with prices ranging from $6 to $10 a day, including meals. Carriage hire and automobiles approximate the rates given for the East Indies. Clothes are cheap, but one requires many more than in the United States. Laundry costs average about 10 cents to the piece. Living expenses

are reported as increasing rapidly in comparison with prewar rates. Considered on that basis, expenses of foreigners occupying responsible positions have almost doubled.

AUSTRALIA

The cost of living for foreign residents in Australia is practically the same as for the average high in the United States. Meats, vegetables, some fruits, dairy products, and eggs are cheaper, but all imported foods are expensive. Prices of these commodities in New South Wales, Queensland, Western Australia, and Tasmania are above the average for the entire Commonwealth, while in Victoria and South Australia they are below the average. Western Australia is the most expensive section and Victoria the cheapest. Ordinarily the cost of housing accommodations is highest where there is a centralization of the population, but in Australia rents are much higher in the more sparsely settled districts. The fact, however, must not be overlooked that servants are actually necessary in housekeeping in Australia, and expenses are consequently increased.

In Melbourne two furnished rooms and bath may be had for $90 to $130 a month; houses of six rooms for $110, of nine rooms for $150; apartments for $95 to $170. Cheaper quarters may be secured, but they are neither desirable nor cheap in the end. Single men may find accommodations at a private mess or in boarding houses for approximately $75 to $100 a month, but such are undesirable. Rates at first-class hotels range from $5 upward, American plan. Most hotels offer a special rate for room (without bath) and breakfast at $4.50. Lunch costs about $0.85 and dinner $1.70. In Sydney housing accommodations are practically the same as in Melbourne, but hotel rates are reported 30 per cent higher for equal accommodations. Rates are lower in the other towns excepting

South Australia, where the higher rates again prevail. Domestic servants are scarce, and wages for cooks and maids are approximately $35 a month.

New Zealand.

In Auckland furnished apartments are scarce, with rates about the same as in Melbourne, but are unobtainable in Wellington. Unfurnished houses may be had occasionally in either city, but acute housing conditions have made rents abnormally high. Monthly rates at the hotels average from $150 to $250. Daily hotel rates and housekeeping expenses are comparable with those in Australia.

INDIA

The cost of living for foreigners with a fair salary is a problem in India, because of a lack of desirable boarding houses and cheap hotels. The clerk and the wealthy business man must live at the same hotel at only slightly different rates. The rooms of the latter are better, but the food charges, the principal item on which the hotel bills are reckoned, are the same. A man may live on less than $3,000 annually, but even this amount will not permit him to entertain to any extent, to belong to clubs, or to keep an automobile or horse—necessary expenses not only for contentment and general welfare but for business prestige.

The following schedule is an estimate of living expenses at a first-class hotel in Calcutta, and may be considered as representative of such expenses in the larger cities of India, as checked by men who have lived in India recently. However, in India, as elsewhere, the cost of living is increasing for foreigners, and these rates must be considered as merely a basis upon which to make future reckonings.

	Daily rates
Single room and board, baths included	$5.00 and upward
Suite of rooms and board	8.00 and upward
Valet service	0.35
Laundry	0.20 and upward
Tips	0.35

Daily rates for single rooms are higher in Bombay, being practically from $8 upward, but are lower in Karachi, Madras, and Rangoon. Monthly hotel rates for best accommodations are quoted at $180 to $325 in Calcutta; $250 to $350 in Bombay; $135 to $165 in Rangoon; $100 to $150 in Karachi. When remaining a week or more at a hotel, a traveler is considered generous who contributes from $1 to $2 a week to the servants' box.

There are no modern bathrooms except in the larger hotels. Laundry costs run about $3.30 for 100 pieces. Climatic conditions require frequent changes in clothing; so in spite of cheap rates laundry bills mount up.

No hotel accommodations are available in small Indian towns, especially in the interior, but "dak bungalows" have been established by the Government, which afford shelter and meals of some sort. The rates at these houses average from $2.50 to $3.50 a day. When traveling by train meals at the railroad eating houses or in the dining cars will average from $2.75 to $3.25 a day. While meals (excepting afternoon tea) are included in the daily hotel rates, one must expect extras, such as for mineral water, etc. The charge for water is, however, a perfectly legitimate one, as it is never safe to trust to ordinary drinking water in India, for one is never sure that it has been properly boiled or filtered. No rebates are made to commercial travelers at first-class Indian hotels.

Family Budget.

The following schedule gives a fair estimate of the monthly expenses for a man, wife, and one child in Calcutta (based on costs in 1923). Much, however, depends upon personal tastes. Large unfurnished houses are scarce everywhere in India.

House rent (6 rooms and porch in suburbs; all storage and cook houses are separate)	$75 to $200
Dry groceries	50
Meats	33
Fish, vegetables, fruit (eggs extra)	33
Laundry	7 and upward
Telephone	5
Electric fan	2
Servants:	
Head boy or butler (besides wage quoted, clothes must be furnished, but not board, except rice allowance)	7 to 10
Nurse or maid	5
Cook	8
Housekeeper	5
Gardener	3
Chauffeur	28 and upward
Sweeper	3
Scullion	2.50
Table servant	5 to 7

The above estimate allows very little for even moderate entertaining and does not include wines—a necessary item in India. Indian servants render fair service when trained, but require constant watching.

Furnished apartments of four to six rooms are scarce and cost $90 and upward in Calcutta, $150 in Bombay, $80 in Karachi, $160 in Rangoon. None are available in Madras.

Single men sometimes maintain their own homes on the same expense basis as noted in the budget, but men usually prefer to club together. Mess accommodations cost, on an average, $200 in Bombay, $130 in Calcutta, and somewhat less in the other Indian cities.

An Indian servant is indispensable to travelers in India. No white man or woman of any social standing in that country is ever supposed to perform any duty ordinarily performed by a servant. Because of strict caste lines one servant will not perform more than one kind of duty.

DUTCH EAST INDIES

Hotels in the Dutch East Indies are good, and Government rest houses are provided at reasonable rates in all of the outlying districts. In Soerabaya and Batavia, hotel rates, including meals, average $4 and upward. A slight reduction is made in monthly rates. Boarding houses offer fair accommodations varying from $50 to $70. Electric lights and personal services are extra.

The following statement was compiled from the actual monthly expenses in 1923 of an American commercial agent for maintaining a home for himself in Batavia. The expense for two would be about one-half more for food. Other expenses would remain the same. This estimate does not include medical attendance, tobacco, clothing, incidentals, money for holidays and vacations, or for traveling expenses.

House rent (usually including light)	$100 to $200
Servants:	
Cook	$6
Butler	7
Second boy	6
Housekeeper	6
Chauffeur	20 and upward
Food:	
Fruits and vegetables	$20
Meats ($0.40 cents per cut for choice meat), groceries (not including eggs, but including wines)	50
Telephone	4
Laundry	8 and upward

Expenses in Soerabaya are practically the same as above. A personal servant is absolutely necessary at hotels in the East Indies and will add about $6 to monthly expense.

MALAYA

All the hotels in British Malaya are conducted on the American plan except one which has both American and European plan. Singapore rates are from $5 to $8 a day, but in Penang, Kuala Lumpur, and other cities rates are somewhat lower. There are no boarding houses for foreigners. The Government rest houses, maintained in all principal towns and at convenient intervals along the main roads, offer fair accommodations for approximately $3 a day. Maintaining a house in the Malay Peninsula is slightly more expensive than in the Dutch East Indies, especially in the larger trade centers.

SIAM

Bangkok is the only large city in Siam and is the center of all foreign trade and other activities. There are comparatively few foreigners residing there and accommodations for them are limited. There are no furnished rooms and apartments available, and unfurnished houses are scarce at $70 per month. Larger ones are out of the question. Servants average from $10 to $12 a month, and practically as many are required to maintain a home as in India. The cost of food averages about the same as in the Dutch East Indies. There are a few fairly good boarding houses where single men may live at the monthly rate of $110, the same as that charged by hotels. Hotel rates by the day are approximately $4 and upward.

INDO-CHINA

No furnished rooms or apartments are offered to foreigners in Saigon, Indo-China. Small unfurnished houses rent for $75 per month; unfurnished houses of average size rent from $75 to $175, according to location, etc. Food conditions are comparable with those in Malaya and the Dutch East Indies. Necessary servants are a cook and a head boy at $15 each; coolie at $9; second boy at $9. The monthly rates at hotels and boarding houses average about $125. The daily rates at the three hotels are from $3.50 to $7, European plan. Rooms without meals can not be secured.

SOUTH SEA ISLANDS

The only cities among the South Sea Islands with which the United States has important commercial relations are Apia in Samoa, and Papeete in Tahiti. In these cities houses for foreigners are seldom available. Some fair boarding houses offer somewhat meager accommodations at $60 a month, with daily rates quoted when necessary. There are no hotels in Papeete.

HAWAII

Hotel rates in Honolulu are approximately the same as in New York. Household expenses are somewhat higher because of the additional servants required. Fairly good houses and apartments are available.

HEALTH SUGGESTIONS

It has been suggested that men arriving in the Tropics will do well to avoid absolutely excesses of any kind, especially overindulgence in eating and in the use of alcoholic drinks. Fatigue must be avoided and more sleep must be had than in a temperate climate. It is not wise to sleep uncovered, as nights are chilly, and beds should be properly protected from mosquitoes, to avoid malaria. Many recommend the wearing of a health bandage about the abdomen at night. Suitable clothing should be worn at all times and one should not go out of doors during the day without a sun hat. Daily baths add to comfort and health. It is advisable to exercise sufficiently each day to induce free perspiration, but clothing must be changed immediately afterward to avoid chills, so dangerous in the Tropics. Only boiled water should be used. For that reason, as a precautionary measure, it is wise to carry simple utensils for boiling water while traveling. Uncooked vegetables may not be eaten with impunity in the Tropics except in Java and the large hotels in Hongkong. Gardens in these latter places are not contaminated with night soil. Soerabaya water is also pure, coming from the hills far from cities and towns and being carefully guarded in its course.

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America's Leading Manufacturers. Published by the New York Commercial, Vesey Street, New York. This contains the announcements of leading manufacturers of the United States who have studied the general requirements of foreign markets and who are equipped to fill orders.

American Trade Index. Published by the National Association of Manufacturers in the United States. This was prepared to afford business men in all countries a convenient reference book for ascertaining names of reliable American makers of any class of goods.

Yearbook of the American Manufacturers Export Association. 160 Broadway, New York. A classified directory of the members of the association showing the products manufactured by each.

Pacific Ports Foreign Trade Manual. Published by Pacific Ports (Inc.), Los Angeles, California. Contains lists of exporters and importers in parallel lines, classified according to the goods handled.

Thomas's Register of American Manufacturers. Published by the Thomas Directory Publishing Co., New York. While primarily a directory of manufacturers, it contains many names of firms that import goods of the kind not manufactured in the United States.

Kelly's Directory of Merchants, Manufacturers, and Shippers of the World. Published by the Kelly Publishing Co., 70 Fifth Ave., New York. A guide to export and import shipping and importers in all parts of the world.

Hendrick's Commercial Register of the United States. Published by the S. E. Hendricks Co. (Inc.), 70 Fifth Ave., New York. Especially devoted to the interests of the electrical engineering, hardware, iron, mechanical, mineral, and kindred industries. Register of producers, manufacturers, and dealers connected with these industries, importers, etc.

Other names of exporters and importers may be obtained from trade journals, and lists of American firms doing business in the Far East may be obtained from this bureau. It is suggested that those interested in positions might find it to their advantage to get into touch with firms of good standing located in the Orient. Advertising in leading trade journals is also an excellent plan.

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